

## **Remarks**

The present response is to the Office Action mailed the above-referenced case on 07/05/2007

### **Claim Rejections – 35 USC § 103**

**1. Claims 1-8, 13-15, 18-23, and 25-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Northington et al. (US 6,128,602) in view of Atkins (US 5,875,437).**

The examiner states:

Re claims 1, 13, and 20, Northington teaches a system for updating parameters of financial transactions associated with financial services initiated and completed on behalf of or directly by a user through access to a data-packet-network into more than one electronic interface accessible to the user is provided (col. 7, lines 5-26; col. 9, lines 41 - 48; fig. 1; Northington obtain updated financial in a Internet system) comprising:

a main electronic interface supported by back-end software, the main interface for registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface (col. 11, lines 4-15; col. 17, lines 50-55; fig. 7; Northington discloses an entity's portfolio Report Forecast wherein his system provides one or more authorized users with the ability to monitor financial transactions on-line and manipulate and control all financial transactions of the entity in real time using, for example, Web-browser software technology);

at least one cobranded electronic interface supported by back-end software, the cobranded interface mirroring the accounts registered in the main electronic interface

(col 10, lines 56-65; col. 11, lines 4-15; Northington discloses an entity with the ability to administer and control in real time financial transaction capabilities at an individual account or "cardholder" level, at a group level (including a plurality of individual accounts) and at a global level (including all accounts within the entity). Administration and control functions at the individual, group and global levels may include: adding (i.e. registered as claimed! one or more new individual accounts to enable purchasing authority); and providing direct account registration, reporting, and maintenance specific to accounts provided by the associated institutions, characterized in that through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces (col. 3, lines 21 -32).

However, Northington does not explicitly teach a plurality of institution-specific electronic interfaces. On the other hand, Atkins discloses a plurality of institution-specific electronic interfaces when he discloses a variety of financial institutions and firms that market financial services (hereinafter referred to as "financial institutions") to sell an entire range of financial products (col. 7, line 19 to col. 8, line 61). Atkins discloses prioritization function also provides financial institutions an easily definable means of managing individual accounts that have a potentially infinite number of investment opportunities in a way that minimizes the detrimental aspects of enforcing compliance while satisfying the financial institution's credit-related objectives. He also discloses the financial institution's office through a personal computer with a modem or an interactive video terminal located in the individual's home. Such devices include a portable computer, a point of sale terminal linked to the network or an intelligent telecommunication device such as a PDA (i.e. electronic interfaces). Thus, it would have been obvious to one of ordinary skill in the art to enable a plurality of institution-specific electronic interfaces for effecting an improved personal financial analysis,

planning and management system by incorporating a digital system of electronic exchange as discloses in Atkins.

### **Applicant's Response**

Applicant's claim 1 starts with a preamble reciting:

A system for updating parameters of financial transactions associated with financial services initiated and completed on behalf of or directly by a user through access to a data-packet-network into more than one electronic interface accessible to the user...  
The examiner applies Northington col 7 lines 5-26; col 9 lines 41-48; Fig. 1.

In actuality Northington teaches a system for managing financial transactions of a large enterprise, not transactions of individual users, as recited in applicant's claim.

Further, applicant recites as a limitation: "...a main electronic interface, supported by back-end software, the main interface for registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface;" The examiner relies on Northington col 11 lines 4-15; col 17, lines 50-55; fig. 7; saying that Northington discloses an entity's portfolio Report Forecast wherein his system provides one or more authorized users with the ability to monitor financial transactions of the entity in real time using, for example, Web-browser software technology.

In actuality Northington teaches a system for managing spending, purchasing and related financial transactions only (Abstract and list of reports in columns 16-17). There is no notion of portfolio management taught (the word appears only once in

Northington, referring to an entity's credit card portfolio for a particular card association; col 17 line 53).

As a further limitation in claim 1 applicant recites "...a plurality of institution-specific electronic interfaces for providing direct account registration, reporting, and maintenance specific to accounts provided by the associated institutions..." The examiner relies on Northington col 3 lines 21-32, and Atkins col. 7, line 19 to col. 8 line 61. But Northington does not teach a plurality of institution-specific electronic interfaces.

Applicant urges that Atkins does not teach a plurality of institution-specific electronic interfaces, which clearly refers to user interfaces (our Page 9, line 8). Rather, Atkins teaches a single interface, operated by the HOME Mortgage Account institution. Throughout the section cited by the Examiner, the references to "institutions" are always to "the institution" and particularly the institution that offers HOME Mortgage Accounts (Atkins, col. 7 line 66 to column 8, line 17). The user interfaces in Atkins are always interfaces to the HOME Mortgage Account, from which the account holder may, in principle, manage a large amount of their financial transactions. But the management is done through the mechanism and the interfaces of the HOME Mortgage Account, which is the entire thrust of Atkins. There is no cobranding in Atkins; the invention of Atkins always refers to a singular institution, the bank which offers the HOME Mortgage. Consider for example Figures 14A through 14E of Atkins, in which a consumer requests to conduct a transaction at a merchant, such as buying a product. The transaction request is carried out on the Mynet instrument provided by the HOME Mortgage Account bank, and in Fig. 14D the test of whether the transaction is "within parameters (Fig. 14A Ref 576)" is done in step 610, by checking if the Transaction within HOME Account Restrictions -- and the subsequent steps are similar. These all refer to, and are controlled by, the HOME Mortgage

Account which is controlled by a single financial entity (Col. 9 lines 1-2). **Thus neither Northington nor Atkins teach cobranding or a plurality of financial institutions.**

The above facts and arguments based on those facts establish that the combination of Northington and Atkins does not read on many of the limitations in applicant's claim 1. The limitations recited that are demonstrably not met by Northington or Atkins render claim 1 patentable to applicant over the combined teaching of Northington and Atkins.

As claim 1 is patentable to applicant, claims 2-8, depended from claim 1 or through one or more intermediate claims to claim 1 are patentable at least as depended from a patentable claim.

Method claim 13 recites essentially the same limitations as claim 1, and is patentable by the same rationale as presented above on behalf of claim 1. Claims 14, 15, 18, and 19 are depended from claim 13 and are patentable at least as depended from a patentable claim.

Method claim 20 also incorporates elements shown to be patentable in the discussion of claim 1, so claim 20 is patentable by the same rationale, and claims 21-23 and 25-27 are now patentable at least as depended from patentable claim.

### **Summary**

As all of the claims standing for examination have been shown to be patentable as amended and argued above over the art of record, applicant respectfully requests reconsideration, and that the present case be passed quickly to issue. If there are any

time extensions needed beyond any extension specifically requested with this response, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

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